Browth of Money Trust Seen in Recent Gigantie Consolidations.

AMERICAN IDEA FEARED

Jesue of Notes Based on Com mercial Paper Meets With Disfavor.

Special Correspondence to Tan Sun. LONDON, March 23 .- A series of enorconsolidations of the British joint ek banks has been taking place ently. Public attention is being called to the tendency, and in some quarters the charge is freely made that a money trust is being organized that will control the national finances, and through them the national business after the war.

weral years ago the great joint stock banks entered into a competition to buy up the country banks, the small private institutions in the provincial cities. This was carried in a short time to such an extent that for the greater part the banking facilities of the provinces were fed by branches of the great Lon-

Now, carrying the same tendency fur-her, the big London banks are consoli-ating among themselves, so that the centry can look forward to a reasonable prospect that in a few years more a group of banks that could be numbered on the fingers of the two hands will the money and credit supply

Three Big Combinations.

Three of these gigantic consolidations have been announced recently. The most recent is that of the London County and Westminster, with the famous old Parr's Bank, the result being an institution with deposits of just about \$1,000,000,000. largest bank in the country, for the London City and Midland has deposits of nearly \$1,100,000,000. The third bank point of deposits is the National Pro al, also the progeny of a recent olidation, with about \$500,000,000 sits, while the fourth institution, ds Bank, has almost exactly the ne figures.

Such a consolidation as that of the London County and Westminster with Parr's Bank naturally attracts national attention, because the two institutions have between them 707 branches in this try, aside from their foreign conne tions. For many years Lloyd's Bank was first in its total of deposits, but by resson of the consolidation of rival inone it now drops to fourth place

cern and it is pointed out that naiderable size, cities at in the United States would have per ne a dozen banks, will actually be left thout any banking competition at all. on before the recent consolidations my cities of this class only had two and under the new conditions

Expense Eliminated.

that the expenses of competition will be eliminated, that administration in gen-eral will be cheaper, and they assume that the public will in the end be better served. The public has some misgivings. The banks have been remarkably pro-perous during the war, as their dividend showings indicate.

showings indicate.

Here are some of the dividends paid by the big institutions during war time: Capital and Counties Bank paid 14 per cent. In each of the three years.

Lancashire and Torkshire Bank paid 16 per cent. in 1915, 18 per cent. in 1916, 17 1-3 per cent. in 1917.

London and Provincial Bank paid 19 per cent. in each of the three years.

London and South Western Bank paid 17 per cent. in each of the three years.

London City and Midland paid 18 per London City and Midland paid 18 per cent.

17 per cent. in each of the three years.
London City and Midland paid 18 per
cent. in each of the three years.
London County and Westminster paid
18 per cent. in 1915, 18 per cent. in 1916,
19 per cent. in 1917. Manchester and County Bank paid

National Provincial Bank paid 16 per cent. in each year.

Parr's Bank paid 18 per cent. in 1815.

18 per cent. in 1916, 19 per cent. in 1917.

Barclay's Bank paid 17½ per cent. in

1815, 17½ per cent. in 1916, 20 per cent.

in 1917. The dividends paid do not entirely in-dicate the prosperity of the institutions, for not nearly all the increased earnings

Repeal of Bank Act Urged

The result of all this is an increasing concern about the possibility of a real money trust coming into existence. Some of the bankers have been starting a propaganda in favor of the repeal of the bank act of 1844, under which the Bank of England is now administered.

Briefly, the apparent result of repealing the bank act and adopting such fiscal reforms as are being urged would be to permit the Bank of England to issue circulating notes based on commercial paper on the plan of the Federal reserve system in the United States, and as the great Government banks of England and France do. The notes of the Bank of England as now issued are for the greater part based on a complete covering deposit of gold. In this regard they are simply warehouse certificates for the gold, like a United States gold certificate. The notes cannot be issued unless the gold is actually in the vault representing its full value.

Advocates of the bank act's repeal take the view that the world's financial.

Sir Bernard discloses the extraordi-The result of all this is an increasing

unless the gold is actually in the vault representing its full value.

Advocates of the bank act's repeal take the view that the world's financial experience has demonstrated that a proper reserve is ample to maintain the gold standard, and that it is quite unnecessary and indeed an archaic proceeding for the Bank of England to deny itself the privilege of issue against first class commercial securities, according to the privilege of issue against first class commercial securities, according the control of the privilege of issue against first class commercial securities, according the control of the privilege of issue against first class commercial securities, according the control of the privilege of the control of the control of the privilege of the control o first class commercial securities, according to the procedure in nearly all other countries.

Note Issue Restricted.

While a few of the English country banks still retain some vestige of their old privilege of note issue, no London private or joint stock bank has such privilege and the total issue of notes by banks other than the Bank of Eng-land is utterly insignificant. Whether as a result of the great consolidation and of the proposed repeal of the bank act it is desired by the managers of the big joint stock institutions to secure the privilege of issue of their notes is the privilege of issue of their notes is thus far only a matter of conjecture.

Some people suspect that if the bank act was repealed there would presently be an effort to vest the right of lesue in the big banks. There is a wide divergence of opinion as to whether this gracefully on the shoulders, would be good policy, but it is apparent that a considerable prejudice is develop- for its success much on the angle at The bankers have reasons that to them of grainst the tremendous consolidation which it is worn. The favorite colors of financial power in the hands of a are black, pale mauve and dove gray, new order of things. They point out few boards of directors.

### POPULATION IN ENGLAND GROWS DESPITE THE WAR

Number of Births in Country Exceeds Deaths in Army -Restricted Drink Aids and Infant Mortality Is Reduced.

see to Tun Sun. LONDON, March 23.-Two hundred persons in England and Wales were married between August, 1914, and June, 1917, who in the ordinary course would not have done so. This is a direct result of the war. Thus Sir Bernard Mallet, the Register-Gen-13 1-3 per cent. in 1916, 13 1-3 in 1916, eral of Great Britain, informed the 14% in 1917. "Vital Statistics as Affected by the War."

Corresponding figures in enemy countries are only available for Hungary. and there, in the same period, more than \$00,000 persons who in the ordinary course would have married have not done so. In Hamburg the annual number of marriages decreased 24 per cent. and in Berlin 31 per cent.

But for the war the number of children born in the United Kingdom from Mar.

May, 1915, to June, 1918, should have been 3,500,000, while the number actually born will be about 2,950,000.

# OF PLAIN DESIGNS

Freak Shapes Abandoned— Veils to Be Worn.

Special Correspondence to THE SEN. London, March 23 .- There are no freak hats to be seen this spring. Artistic simplicity is the keynote of the coming millinery. In the emartest shops small or closely fitting hats predominate untrimmed except for a tiny osprey or a flower placed jauntily at an about eight ounces per day will believe to unexpected angle. Vells are to be seen everywhere, in all colors, coarse meshed or intricately embroidered in gold and silver. From hats

that possess brims they hang down in curtain fashion, and on those without are caught together at the back to float

war years has been lower than at any previous period of like duration.

In England infant mortality is largest in the big towns; in Germany it is lowest. In last July the rate in the English towns was under 10 to each 1,000 births; in the German towns it was 76. In August the English figure was 30 and the German was 108. In Halle the rate reached 345, in Cologne 233. So much for the vaunted sanitary administrations of the Germans!

administrations of the Germans!
Excluding deaths of infants under a year old, the deaths in the German towns of which statistics are available great to the total for the whole year 1913; while in England and Wales the urban deaths were considerably less than half the year's total.

Deaths from alcoholism in this country declined from fifty-three for each million persons living in 1914 to twenty-rine in 1916. "It is impossible," says Sir Bernard, "to avoid associating this sudden drop in mortality with the restrictions in the output of alcoholic liquors and of public house hours brought about by the war. The disappearance of the excess of infant deaths from 'overlying' on Saturday night over the other nights of the week is held by the Registrar-General to be another proof of the growth of sobriety. The surplus births over deaths in the United Kingdom during the war 'is very considerably greater than the total loss of lives of English. Welsh, Scotch and Irish soldiers during the whole period of the war."

much to say that at the end of three years of war the population of the United Kingdom was sensibly greater than it was at the beginning. That of Austria-Hungary had decreased by some 600,000, in addition to a loss of at least 1.000,000 in the field; while that of Germany had suffered en equal decline, in addition to a loss of life sustained on all the battle fronts which can hardly have fallen much short of 2,000,000."

#### BREAD RATIONING BEGINS IN ITALY

Laborers and Peasants Are Allowed Extra Amount.

Special Correspondence to Tun Sux. Rome, March 19 .- Bread cards have including Rome, where bread rationing

## LLOYD GEORGE'S WIFE AIDS IN WAR

Continued from First Page.

or dishes as substitutes. In my own case we have on occasion run short and been put to inconvenience, but things are never improved by grumbling.

"Every member of a household has an equal claim on the family larder, and the institution of what practically amounts to a national larder has brought all the inhabitants of the realm into the honds.

inhabitants of the realm into the bonds of one great family, one common broth-erhood. It has placed us all on the same footing, made us realize as we never did before, parhaps, that our interests and responsibilities are identical; that if we enjoy equal privileges we must be pre-pared to make equal sacrifices.
"National kitchens is an excellent scheme, which should be applied to all

great centres of population. It econo-mises time, food, labor and money. The saving in coal and gas alone must be very great. Then the food provided is better, as well as better cooked, and certainly far cheaper than is frequently the case in many working clean homes.

ling kitchens for the villages. You see the conditions of town and country life are essentially different. What I would

are essentially different. What I would like to see would be to make the school garden in elementary schools universal. The school garden could grow all its own vegetables; the training in horticulture would be good for the boys, and the training in cookery at least equally good for the girls, while the children could be supplied with a substantial meal at a cost of a penny per head. I opened a school kitchen in a country district before the war, which became district before the war, which became self-supporting, while charging only a penny per head."

penny per bead."
"Reverting to the butter question what, in your opinion, should the farmers, who are themselves producers of butter, be expected to do?" "There is this essential difference be

tween the habits of town and country life. In towns and industrial areas generally shops are so convenient that peo-ple-can afford to get almost dally sup-plies as the need arises. In rural areas it is different. The cottager as a rule has his fitch or side of bacon hanging loft and his pot of winter butbeen introduced in most Italian provinces ter in his larder. In such cases it would, I think, be very wrong to charge him with hoarding—assuming, of course, on the card system became operative tosigned to each citizen has been fixed at unconsumed. He ought to be allowed to about eight ounces per day, still bakers cultivate this habit of thrift. A friend are allowed to sell complementary ra-tions of about three ounces to those this pot of winter butter, conveyed it needing extra rations have those this year from the railway station to needing extra rations because they are his home in fear and trembling, as evneeding extra rations because they are engaged in manual or exhausting labor.

The object of the Food Commissioner is to introduce the bread card system gradually, since eight ounces of bread apply to farmera. Let them provide as usual for their own family needs, whether in bacon or butter or what not; but they should be called upon to bread. Hence extra rations will continue to be allowed to them as long as possible. "This, I understand, is now being done

in this district. Farmers are not now allowed to pot butter. All the butter they make from week to week beyond their own actual needs has to be placed upon the market in the form of fresh butter. Farmers have taken more unkindly than the rest of the community to the system of rations. Producing their own foodstuffs, they thought they could not be rationed. They have now discovered their mistake.

"I think Lord Rhondda is acting rightly, to discourage the making of butter, favoring presumably the use of milk as food. Milk is essentially a children's food—and the children must be our first care, as they are our future hope. Milk for the children should be the first charge upon our dairies. If a sufficiency of milk for food can be provided, then, of course, the surplus should be utilized for butter or cheese making. I fear the children in our country villages are now being deprived of the milk lages are now being deprived of the milk they were accustomed to get, the farm-ers taking or sending their milk for sale to the towns. I think the children in the locality where the milk is produced should have the first claim."

### **GERMANS NOW SELL** ARTIFICIAL MEAT

Should Be Camouflaged With Pepper, Salt and Onions.

LONDON, March 23.—German news-papers are full of advertisements of

substitute for coffee. This is sold at st.1.4 a pound. The advertisement says:

"This substitute for coffee has an excellent taste and an agreeable aroma, and activate the state and an agreeable aroma, and activate the substitute for coffee has an excellent taste and an agreeable aroma, and activate the substitute for coffee has an excellent substitute for coffee has an excellent substitute for coffee. This is sold at questions are substituted for coffee. This is sold at questions are substituted for coffee. This is sold at questions are substituted for coffee. This is sold at questions are substituted for coffee. This is sold at questions are substituted for coffee. This is sold at questions are substituted for coffee. This is sold at questions are substituted for coffee. This is sold at questions are substituted for coffee has an excellent substitute for coffee has a s the highly honorable housewives who try it will be completely satisfied, and will become regular customers." A Berlin firm advertises a substitute

for tobacco, described as being made of the most noble smokable leaves. It may be mixed with real tobacco or can be smoked alone in a pipe.

#### DUKE MUST GET HIS RENT.

Westminster's Suit Is Postponed 1 Chancery Court.

Special Correspondence to Tun Stn. London, March 23 .- "Whatever happens the Duke must have his rent. This statement was made in Chancery Court as outlining the attitude of the Duke of Westminster, the owner of a plot of ground on which a building was being constructed and which was stopped by the war. Counsel for the Duke informed the court that he be-lieved his client knew nothing of the answer and that probably a ducal board. in charge of the estate, had forwarded

In reply Justice Astbury said: "The Duke or the ducal board is not here to be kicked." and the case was continued.

Ald for War Stricken Colleges. Special Correspondence to THE SEX.

LONDON, March 23 .- The Government nas gone to the aid of schools and colleges adversely affected by the war. The budget of the Education Estimates in-cludes \$150,000 for distribution among budget of the Education Estimates in-cludes \$150,000 for distribution among universities, colleges and medical schools which have felt the effects of the war.

tice will be sent to all members

sembly half.

WHEATON COLLEGE.

term at Wheaton College, Norton, Mass, was held Wednesday morning in the chapel. The chapel has been closed dur-

ing the winter in order to save coal, and the services have been held in an as-

Dr. Evelyn Spring and Miss Edith Bancroft of the department of Latin and

Greek attended the meeting of the New England Classical Association, held re-cently at the Loomis Institute, Windsor,

Miss Eudora Tuttle, household eco-

nomics extension worker of the Masca-

chusetts Agricultural College, will give a practical demonstration on menu planning Monday evening. This is one of a series of lectures being held at Wheaton on subjects of vital interest connected with the war.

BATES COLLEGE.

LEWISTON, Me., April 6.—The Bates College faculty has voted to recom-mend to the executive committee of the official boards that commencement

be held this year on May 29, in-stead of the regularly scheduled June 26. This action is taken in harmony

with that of many institutions which are

examinations week will be devoted to regular lectures and recitations.

KENYON COLLEGE.

was hung in the college chapel. The flag is 9x16 feet in size and carries on the

INSTRUCTION.

FOR BOYS AND YOUNG MEN.

EASTHAMPTON, Mass.

West 246 St., Near Breadway

## WHEAT IN FRANCE PROMISES BIG YIELD

Expected to Exceed Normal Crops Barring Unforeseen Happenings.

ter Organization.

Special Correspondence to Tun Sun.

PARIS. March 2:.- The report of Anfrien Dariac, chairman of the Agricultural Commission of the House of Deputies, affords an interesting study of the condition of France to-day. There is reason which is obvious to explain the regime of restrictions and "cards" applying to alimentation in France. It was not possible to take all the convergent measures necessary that all the world and his wife might have their A recent addition to the list is an artificial meat, to which the name of milifux has been given. It is sold in time, each of which costs \$6 cents. Milfux is advertised as the best possible substitute for fresh meat. The advertisement adds that milfux should assure the content of the conten prevented taking all at once measures which should assure the feeding of the population on a scale equal to that which went on before the war, a scale which was most liberal, do not forget. advertised as the best possible substitute for fresh meat. The advertisement adds that milifux should be well treated with pepper, salt, onions and other tasty additions, which are apparently intended to hide its real flavor.

A Dresden firm advertises an excellent substitute for coffee. This is sold at avestion.

M. Dariac has a reason as to why M. Dariac has a reason as to why French agricultural industry is here active and there somnolent. He is not a pessimist or an optimist but a middle of the road man. His first statement was to the effect that France had been gallantly defended by its pollus and cultivated by its women, children and old men in the absence of their younger men folks. To a great extent all of us who have travelled about France during these nearly four yeras of war well these nearly four yeras of war well know, for we have seen. French soil is not fallow, neither is its manhood bled white, arguments of

passing by correspondents notwithstand-ing. Continually it is commented that agricultural production shows remarkable deficits. How could it be other-wise? Let us consider the situation, admitting to begin with that the land is neither sterile nor fallow to any con-siderable extent out of the war zone. The official figures as given by the authority quoted show an augmentation of land cultivated in cereals as being in excess of three-quarters of a million acres in 1918 over what they were in 1917. Wheat and oats are showing crops for a given area, barring unforeseen conditions; rye and barley show less than normal per acre. In 1917 there was an actual deficit of 55 per for wheat (and France produced per cent, for cats, 40 per cent, for hay small tractor could be built which can and forage crops, 64 per cent. for sugar beets and 10 per cent. for potatoes. The year 1917 was the third year of The situation came to pass

state that the most was not made of the state that the most was not made of the possible resources of French soil either in that year or the two years before. It was ignored or forgotten that France was essentially an agricultural nation. One may not think this sitting at a cafe table on a Paris boulevard or when gasing at the jewellers' and dressmakers' shops, but so far as thirty-odd million of its nearly forty millions of population is concerned the observation is a near approach to exactness.

The agricultural product of France was yearly valued at \$3.750.000,000,00 represented the value of its cereal crop alone. Its richesse thus is shown to be bound up intimately with the soil, each man, woman and

ASTIR AS TO CONDITIONS

thus is shown to be bound up intimately with the soil, each man, woman and child of the census having approximately \$20 to his credit of agricultural production. The absence of a defined policy of production thus shows itself in a crist. Nothing was changed in this policy of before the war, and that alone accounts for the deficits of recent years, which this present year are coming to policy of before the war, and that alone accounts for the deficits of recent years, which this present year are coming to be made good. As M. Dariac puts it, "A Ministerial circular, no matter how many signatures it bears, can never replace a pair of hands." The agricultural administration of official France, when its good is whatever may have been its good in-tent, has been a victim of a naturally accounted for disorganization, and has not been able to keep up with events heretofore. Had it been possible to turn more men back from the trenches to the farms which they love so well it might have been another story, but up to a few months ago imperious need kept them elsewhere. It was possible to mobilize the labor of the foundries and factories but not that of the land to anything like the need which was apparent. The problem was a delicate one; it is not to be criticised even, but the fact is recorded legitlmately.

The problem for France again, a classwhere, is to make farm life sufficiently attractive to hold the new generation. France, be it recalled, almost utterly lacks running water, electricity and telephones in any but the regions contiguous to big centres, and the farm of France is for the most part a small farm, often hidden away in a little valfarm, often andden away in a intic va-ley of the Alps, the Pyrenees or the Massif Central. There is a big work to add the machinery and the other ac-cessories of an intensive development which shall make every corner of the and unhandicapped as the great wheat plains of La Beauce or the dairy lands of Normandy.

Along with the above outlines comes

naturally the consideration of the de-velopment of what the French call "white coal"—water power. This cap-"white coal"—water power. This captured energy, of which but a bare setenth of its possibilities is used, will give
electric power for most parts of rural
France, which in turn may be harnessed
to electric motors and electric lights
and thus industrialize farming in this
one of the oldest farming lands of
christendom. It has got to come, and
the economists go so far as to say that
with a motive force of some kind realwith a motive force of some kind read at hand the peasant may keep busy at other industrial labor during the had seasons while waiting the advent spring or harvest time.

The probability is that many of the motor farm tractors which have been found suitable for work elsewhere are not the very best that could be employed here, above all bearing in mind that here they are often very small hold re-There is always the cooperative idea whereby all neighboring land could be ploughed in a week or a fortnight as cultivated and harvested the same wa run up and down the lines between gions of mid and south France, and thus release thousands of men and w

# PREPARATORY SCHOOLS, COLLEGES AND ACADEMIES

## Latest News of Events in the Scholastic World

Md., on Wednesday morning. April 3, after a recess of ten days. Fol- Brother Dennis to his reward in a

the various branches of the service since the beginning of the war has been placed in the lobby of Memorial Hall, the main school building. New names are being added almost daily, but up to the present the list contains the names of 137 in the army, 47 in the navy, 47 in the Aviation Corps and 37 in the Medical Service and Ambulance Corps.

Many of these old Tome boys are allerated in France, and the school is followed. ready in France, and the school is fol-lowing them with interest and pride. An alumni issue of the school paper, the The College of the City of New York announces two thirty hour courses in grant of the former members of Tome given at the Commercial Building, who are in the service, and a copy will Twenty-third street and Lexington avenue. New York, beginning Friday and

#### CLASON POINT ACADEMY.

The regular annual contest in public speaking for boys in the grammar despartment of Clason Point Military
Academy, Clason Point, New York city,
was held on Sunday afternoon, March
24. Illness of some of the students
caused the omission of several numbers
on the programme. The delivery of
those who took part in the contest was
remarkable for interestingle for interest was
remarkable for interestingle for interesting the same hour. on the programme. The delivery of those who took part in the contest was management comes this year on Monday, April 6.—Commencement was Thursday, June 13. The demand for mechanical ment is so great at the present time, however, that the features when the selections given by the pupils were not easily appropriate, but also seemed to breathe patriotize and loyalty. Victor Harder's "Soldier of the Civil War" was spoken clear toned and decisive. The single-time of the Civil War" was spoken clear toned and decisive. The single-time of the commencement expected the "Everlasting the single-time of the properties of the colleges and universities of the country. The honorary president is Precident Edunud J. James of the University of Illinois; the advincey beard consists of tworty-five colleges and universities of the country. The honorary president is precident Edunud J. James of the University of Illinois; the advincey beard consists of tworty-five colleges and universities of the country. The honorary president is precident Edunud J. James of the University of Illinois; the advincey beard consists of tworty-five colleges and universities of the country. The honorary president is precident Edunud J. James of the University of Illinois; the advincey beard consists of tworty-five colleges and universities of the country. The honorary president is precident Edunud J. James of the University of Illinois; the advincey beard consists of tworty-fi

THE work of the spring term began to be present and act as judges on this at the Tome School, Port Deposit, occasion.

Death has again startled us by a sud-

den visit in which he summoned dear April 3, after a recess of ten days. Following the usual custom, the boys were required to return not later than 6 o'clock on the evening of April 2, and regular study hours were observed in preparation for the first day's classes.

The spring term is always an important one at the Tome School and is the sme that is most enjoyed by the students. The baseball season will open on Saturday with a game against the Boys Latin School of Baltimore. The first lecture of the term will be given on Saturday evening, April 6, by Dr. C. Alphonso Smith, professor of English at the United States Naval Academy, formerly of the English department at the University of Virginia.

A roll of honor on which are the mass on Wednesday morning the entire battallon was present and the Rev. A roll of honor on which are the hattallon was present and the Rev.

#### C. C. N. Y.

nue. New York, beginning Friday and Saturday, April 5 and 6.

An elementary course for teachers who have no knowledge of the subject will be given on Saturday mornings from 10 to 12:45 o'clock. An advanced course for those who have completed the principles of Saint Joseph's Alumns, of the system will also be given Saturday mornings from 10 to 12:45 o'clock. An advanced course for those who have completed the principles.

WORCESTER, Mass., April 6.—Com-mencement comes this year on Monday,



War exigency and the progress of invention create the demand for new schools-The above picture shows two groups of students of the Eagle Aviation School, New York city, busily engaged in aircraft study.

The little school was victorious over Mrs. Maclver's School, while the big school team defeated the Miami High School.

And 50 cents each.

As Capt. Raymond Thibaud will speak from his own experience of the greatest battles of the present war, his part of the present war, his

School.

The Barere Trio will give a concert in the grogramme will prove its most attractive feature, while the lovers of music will be more than ordinarily well entertained by the classic and patriotic selections rendered by the famous New York Glee Club, Friendly Sons of Saint Patriote

### Junior Plattsburg Again LTHOUGH the Government sum- ing the periods of the war, is the direc-

mer training camps have all been tor of military courses at the Junior abandoned since the declaration Plattsburg Military Training Camp.

closing at an early date, some of them the first week in May. Partially to off-set this early closing at Baies, the Easter recess of two weeks will be shortened to three days, and the final musical and dramatic entertainment in the gymnasium Wedenesday evening to welcome their schoolmates back to Greenwich.

In baskethail both the little and the big schools have had victorious teams. The little school was victorious over Mrs. MacIver's School, while the big school team defeated the Miami High battles of the present war, nis part of cial success.

## well CAMP DIRECTORS ASSOCIATION. A handsome service flag, the gift to Kenyon College, Gambler, Ohio, of James H. Dempsey, '82, of Cleveland.

The next meeting of the Camp Directors Association of America will be Sat-urday, April 20, at 8:30 P. M., at the Faculty Club, Columbia University. This will be a joint meeting with the Asso-ciation of Directors of Girls Camps, Mrs.

Farnsworth president.

The joint meeting will be preceded by the regular meeting of the Camp Directors Association, at which the election of officers for the ensuing year will take

INSTRUCTION.

FOR BOYS AND YOUNG MEN.

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Your boy's personality directed. Efficient masters. Military training. Scientific and preparatory departments. \$100,000 residence hail. Six buildings. Athletic fields. 78th year opens September Lower School in separate building. Booklet. JOSEPH H. SAWYER, L. H. D., Principal, Easthampton, Mass.

Address Headmaster

#### <u>غير</u> HoraceMannSchool for Boys The Country Day School for College Preparation

THIS school has twenty years of experience behind it in preparing boys for college. It is located in the country, yet accessible by subway, permitting the boys to return to home influences at night.

From 9 to 5 every day our boys time is completely occupied with study and healthy supervised athletics.

These features have made such an appeal to parents anxious to develop their boys into real men that many more applications were received last season than we could possibly accommodate.

We are opening our application list in April for admission in September. School Book in received. APPLY NOW FOR NEXT YEAR.

white field in circular arrangement 2 blue stars, while three memorial gold stars are placed on the red border. Afretary-treasurer will be made. Due noter the return from France of President Peirce formal presentation of the flag

INSTRUCTION.

BOTH SEXES.

who was not a seal of the seal Teachers' Courses in GREGG SHORTHAND

The College of the City of New York offers two free courses for teachers, beginning and advanced. Saturday mornings, 10 o'clock, 23d Street Building. Last Registration April 13 The Gregg Publish-

ing Company 77 Madison Ave., N. Y. C. ALTERNATION OF THE PARTY OF THE

THE U.S. SECRETARIAL SCHOOL #42545 in Av (45th St.), the oldest and pre-eminently the most successful. Prepares for and obtains excellent secretarial positions. Day and Evening Courses. Write for catalogus. B., Prof. MEAGHER, M. A., Director.

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FOR BOYS AND YOUNG MEN.

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THE SCHOOL, COLLEGE AND CAMPBUREAU, N. Y. SUN, N. Y. CHY

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